



Adding up the loss: Insurance overseer tours area hit by fire



James Woodcock/Gazette Staff

Montana State Auditor and Insurance Commissioner John Morrison visits with Barb Terland at her ranch house where she and her husband, Rusty, had 12,500 acres of their 13,000 acre ranch burn during the Derby Mountain fire.

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Barb Terland used to write the same thing in her Christmas cards every year, and it was never much.

But after the Derby Mountain fire swept through the ranch she owns with her husband, Rusty, she has a story to tell that will require extra postage.

Of the 13,000 deeded and leased acres on the ranch, 12,500 were burned. She and her husband lost five cows and 30 calves - about 80 percent of their herd. The wildfire burned to within 50 feet of their house and remarkably swept around the structure.

"It was flat-out roaring down through here when my husband and I left," she told Montana State Auditor John Morrison during a visit to her home on

Bridger Creek Friday.

In other areas, homeowners weren't as lucky. Twenty-six homes burned in the Derby Mountain fire and another three were burned in the nearby Saunders fire earlier in the year.

Morrison was visiting property owners in the burned areas to be sure they were getting a fair shake from their insurance companies.

Terland said she didn't have trouble with her insurance company when the couple submitted a claim for smoke damage to their home, but said they didn't have enough insurance. Only the home and a few other structures were covered. Most of their losses were in cattle, grazing land and fences.

"For most of these claimants this is probably their first claim or first big claim and they're probably not an expert on their own policy, much less the state insurance laws," Morrison said.

The state auditor's office acts as an advocate for insurance consumers. Morrison and his staff provide tips to consumers on how to deal with insurance companies and tips on how to deal with the contractors they hire to rebuild or fix the damage.

Part of his focus is also helping homeowners who live in rural, fire-prone areas protect their homes from future fires, which can provide a break in insurance costs.

As he walked around the Terland home he noticed the precautions the family had taken to protect their house. Wildfire was always a concern, Terland said.

Brush and trees were cleared away at least 100 feet from the home, no combustible materials such as firewood or garbage were stored against the building, and the log home had a metal roof.

"If this had regular shake shingles, it would have been a total loss," Morrison said.

The lawn was green and mowed, the pastures near the house had been grazed down and volunteer firefighters covered the structure with a fire-retardant foam, which also helped save the home.

The Terlands are third-generation ranchers on Bridger Creek, and while the losses were great, Terland said they are optimistic. The land appears optimistic as well. The rains last week, which ultimately downed the Derby Mountain fire, helped bring up a short crop of bright green grass. Terland said the path of the fire around her house is now marked by the velvety cover.

"We were lucky. The grass will come back and the trees eventually, it's just going to look different for a while," she said.

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